

**Information to identify the case:**

Debtor 1	<u>Thomas P McCabe</u>	Social Security number or ITIN	xxx-xx-1765
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Adriana M McCabe</u>	Social Security number or ITIN	xxx-xx-1338
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-32377-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas P McCabe  
aka Thomas McCabe Jr.

Adriana M McCabe  
aka Adriana Barbarano

2/6/25

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas P McCabe  
Adriana M McCabe  
Debtors

Case No. 19-32377-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 06, 2025

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas P McCabe, Adriana M McCabe, 3104 Sunset Ave., Williamstown, NJ 08094-4337
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
cr	+ Rushmore Servicing as Servicer for U.S. Bank Natio, Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530, UNITED STATES 11530-1631
518673699	+ Ally Capital, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
518906951	+ Hyundai Lease Titling Trust, P.O. Box 961245, Fort Worth, TX 76161-0244
518593613	+ KML Law Group, PC, 216 Haddon Ave , Suite 406, Westmont, NJ 08108-2812
518593611	Kia Motors, P.O. Box 20609, Fountain Valley, CA 92728
518636990	+ Mortgage Research Center, LLC, d/b/a Veterans United Home Loans, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206 Westmont, NJ 08108-2809
518593617	Veterans United Home Loans, 1400 Veterans United Drive, Columbia, MO 65203

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 06 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 06 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Feb 07 2025 01:33:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 06 2025 20:58:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	^ MEBN	Feb 06 2025 20:50:27	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
518636492	EDI: GMACFS.COM	Feb 07 2025 01:33:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518593596	+ EDI: GMACFS.COM	Feb 07 2025 01:33:00	Ally Financial, 6985 Union Park Center, Midvale, UT 84047-4176
518593597	+ Email/Text: bk@avant.com	Feb 06 2025 21:00:00	Avant Inc., PO Box 9183380, Chicago, IL 60691-3380
518593598	EDI: BANKAMER	Feb 07 2025 01:33:00	Bank of America, P.O. Box 982234, El Paso, TX 79998

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518593599	Email/Text: bankruptcy@bbandt.com	Feb 06 2025 20:58:00	BB&T, P.O. Box 1847, Wilson, NC 27894
518593603	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Feb 06 2025 20:57:00	CorTrust Bank NA, P O Box 7010, Mitchell, SD 57301
518593600	+ EDI: CAPITALONE.COM	Feb 07 2025 01:34:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518647826	+ EDI: AIS.COM	Feb 07 2025 01:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518593601	+ EDI: WFNNB.COM	Feb 07 2025 01:34:00	Comenity Bank, Bankruptcy Dept., P.O. Box 183043, Columbus, OH 43218-3043
518593602	+ EDI: WFNNB.COM	Feb 07 2025 01:34:00	Comenity Bank / Eddie Bauer, Bankruptcy Dept., P.O. Box 183043, Columbus, OH 43218-3043
518593604	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 06 2025 20:56:11	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
518593606	EDI: DISCOVER	Feb 07 2025 01:34:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
518593607	+ EDI: AMINFOFP.COM	Feb 07 2025 01:40:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
518917275	Email/Text: Bankruptcy@Freedommortgage.com	Feb 06 2025 20:58:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518917276	Email/Text: Bankruptcy@Freedommortgage.com	Feb 06 2025 20:58:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518679906	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Feb 06 2025 21:00:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518687965	EDI: JEFFERSONCAP.COM	Feb 07 2025 01:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518593609	EDI: JPMORGANCHASE	Feb 07 2025 01:33:00	JP Morgan Chase Bank, PO Box 29505, Phoenix, AZ 85038
518636811	+ Email/Text: RASEBN@raslg.com	Feb 06 2025 20:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518593610	+ Email/Text: BKRMailOPS@weltman.com	Feb 06 2025 20:59:00	Kay Jewelers, P O Box 740425, Cincinnati, OH 45274-0425
518593612	^ MEBN	Feb 06 2025 20:50:28	Kia Motors Finance, Attn: Bankruptcy Dept, P.O. Box 20809, Fountain Valley, CA 92728-0809
518693742	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 20:56:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518621312	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 06 2025 20:55:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518593614	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 06 2025 21:07:43	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
518674901	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 06 2025 20:59:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518702027	+ Email/Text: BKelectronicntices@cenlar.com	Feb 06 2025 20:58:00	Mortgage Research Center, LLC, d/b/a Veterans United Home Loans et.al, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
518678322	+ EDI: JEFFERSONCAP.COM	Feb 07 2025 01:40:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518593615	+ EDI: SYNC	Feb 07 2025 01:34:00	Synchrony Bank, ATTN: Bankruptcy Dept., P.O.

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518595651	^ MEBN	Feb 06 2025 20:51:12	Box 965064, Orlando, FL 32896-5064
518593616	+ EDI: SYNC	Feb 07 2025 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519662518	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 20:57:00	Synchrony Bank / Amazon, P O Box 960013, Orlando, FL 32896-0013
519662517	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 20:57:00	U.S. Bank National Association, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, U.S. Bank National Association, Rushmore Loan Management Services 92619-5004
520115211	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 20:57:00	U.S. Bank National Association, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
520115212	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 20:57:00	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
518593618	+ EDI: BLUESTEM	Feb 07 2025 01:40:00	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9741, U.S. Bank National Association, et al., c/o Rushmore Servicing 75261-9096
			Webb Bank/ Fingerhut, 6250 Ridgewood ROA, Saint Cloud, MN 56303-0820
TOTAL: 40			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518593605	*+	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
518593608	*+	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
518906950	##+	Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	

District/off: 0312-1

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ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Ashley Pascuzzi

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfnotices@grosspolowy.com

Charles G. Wohlrab

on behalf of Creditor Rushmore Servicing as Servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com

Charles G. Wohlrab

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Rushmore Servicing as Servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Jason Brett Schwartz

on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 Cottage TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Jason Brett Schwartz

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

John R. Morton, Jr.

on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraige cf@gmail.com

John R. Morton, Jr.

on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraige cf@gmail.com

Lynn Therese Nolan

on behalf of Creditor FREEDOM MORTGAGE CORPORATION LynnNolan@SilvermanGroup.net lnolan@grosspolowy.com

Terry Tucker

on behalf of Joint Debtor Adriana M McCabe terrytucker@comcast.net

Terry Tucker

on behalf of Debtor Thomas P McCabe terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor HYUNDAI LEASE TITLING TRUST wcraig@egalawfirm.com mortoncraige cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 17